RETIREMENT

SFC Monica Pone
PHONE NUMBER 615-313-0621

How To Request Discharge With At Least 20 YRS Of Service

- If SM is not under stop loss….
- If SM has not signed up for a bonus….
- Request thru S-1 to be placed into retired reserves
- Service member must state in writing to be placed into retired reserves
- Submit highest grade held with request (copy of promotion & reduction order)

15 Year Retirement (Medical Retirement)

- Early retirement authority allows retirement for those with at least 15 years of service.
- Based on grade, years of service, and points.
- Upon transfer to the Retired Reserve SM continues to gather service years, but not any more retirement points.

Obligations of Retired Reserves

- Responsibilities
- -Retired soldiers subject to recall during mobilization or National emergency
- If your last component was ARNG, ensure they have a closed out NGB 23B from their state. If you receive printouts from HRC disregard.

OBLIGATIONS OF RETIRED RESERVES (CONTINUED)

- Report any address changes promptly to CG HRC-St. Louis, ATTN: AHRC-PAR, 1 Reserve Way, St. Louis, MO 63132-5200 or telephone toll free 1-800-318-5298
- Report any condition (medical, loss of professional licenses etc…)
- Be advised to inform employer(s) concerning their liability for recall to active duty in a mobilization or national emergency (called back up until age 70)

Reduced Eligibility Age Section 12731 of title 10, United States Code

- In the case of a person who as a member of the Ready Reserves on active duty or performs active service active the date of the enactment of the National Defense Authorization Act for Fiscal Year 2008, the eligibility age shall be reduced below 60 years of age by three months (3) for each aggregate of 90 days on which such person so performs in any fiscal year after such date.

Reduced Eligibility Age Section 12731 of title 10, United States Code

- Active duty described is also service under a call to active service authorized by the President or the Secretary of Defense under section 502(f) of title 32 for purposes of responding to a national emergency declared by the President or supported by Federal Funds.

Reduced Eligibility Age Section 12731 of title 10, United States Code

- The eligibility age may not be reduced below 50 years of age for any person who is a member of the Ready Reserves serving on active duty or performs active service after the date of enactment of the NADA fiscal year 2008.
- Does not apply to a member or a former member entitled to retired pay for non-regular service under chapter 1223 of this title who is under 60 years of age.

Veterans Group Life Insurance (VGLI)

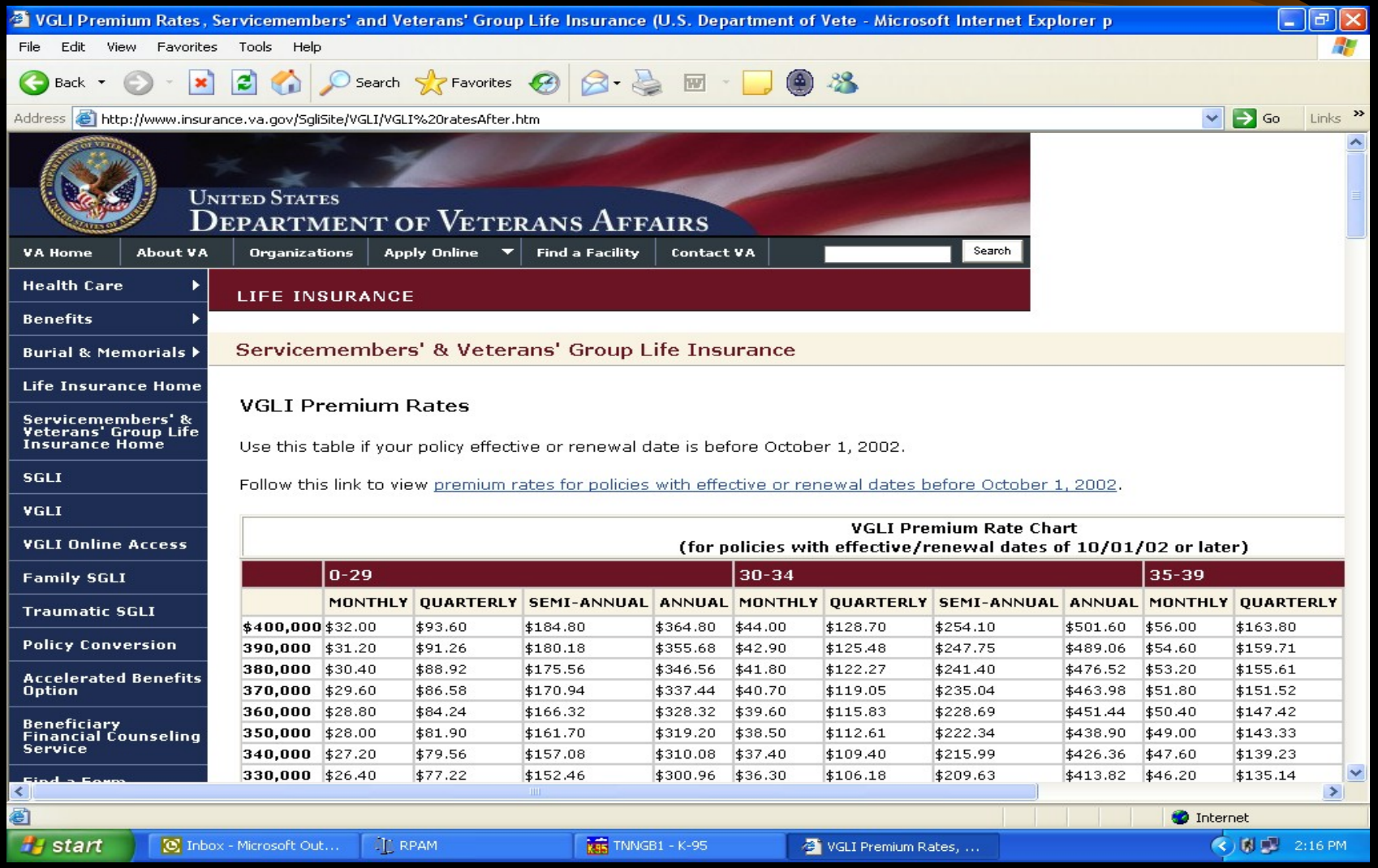
- VGLI is a program of post-separation insurance which allows service members to convert their SGLI coverage to renewable term insurance.
- VGLI coverage is issued in multiples of $10,000 up to a maximum of $400,000. However, a SM's VGLI coverage amount cannot exceed the amount of SGLI they had in force at the time of separation from service.

HOW TO CONVERT MY SGLI TO VGLI

- To convert SGLI to VGLI, an eligible member must
SGLV 8714 , Application for Veteran's Group Life In
Office of Service members' Group Life Insurance wi
Premium within 120 days form discharge. (No phys

- If you apply for VGLI after the 120-day period you
evidence of good health.

VGLI


VGLI Premium Rates, Servicemembers' and Veterans' Group Life Insurance (U.S. Department of Vete - Microsoft Internet Explorer p
File Edit View Favorites Tools Help
Back Search Favorites
Address http://www.insurance.va.gov/SgliSite/VGLI/VGLI%20ratesAfter.htm
Go Links
UNITED STATES DEPARTMENT OF VETERANS AFFAIRS
VA Home About VA Organizations Apply Online Find a Facility Contact VA Search
Health Care
Benefits
Burial & Memorials
Life Insurance Home
Servicemembers' & Veterans' Group Life Insurance Home
SGLI
VGLI
VGLI Online Access
Family SGLI
Traumatic SGLI
Policy Conversion
Accelerated Benefits Option
Beneficiary Financial Counseling Service
LIFE INSURANCE
Servicemembers' & Veterans' Group Life Insurance
VGLI Premium Rates
Use this table if your policy effective or renewal date is before October 1, 2002.
Follow this link to view premium rates for policies with effective or renewal dates before October 1, 2002.
VGLI Premium Rate Chart
(for policies with effective/renewal dates of 10/01/02 or later)
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Inbox - Microsoft Out...
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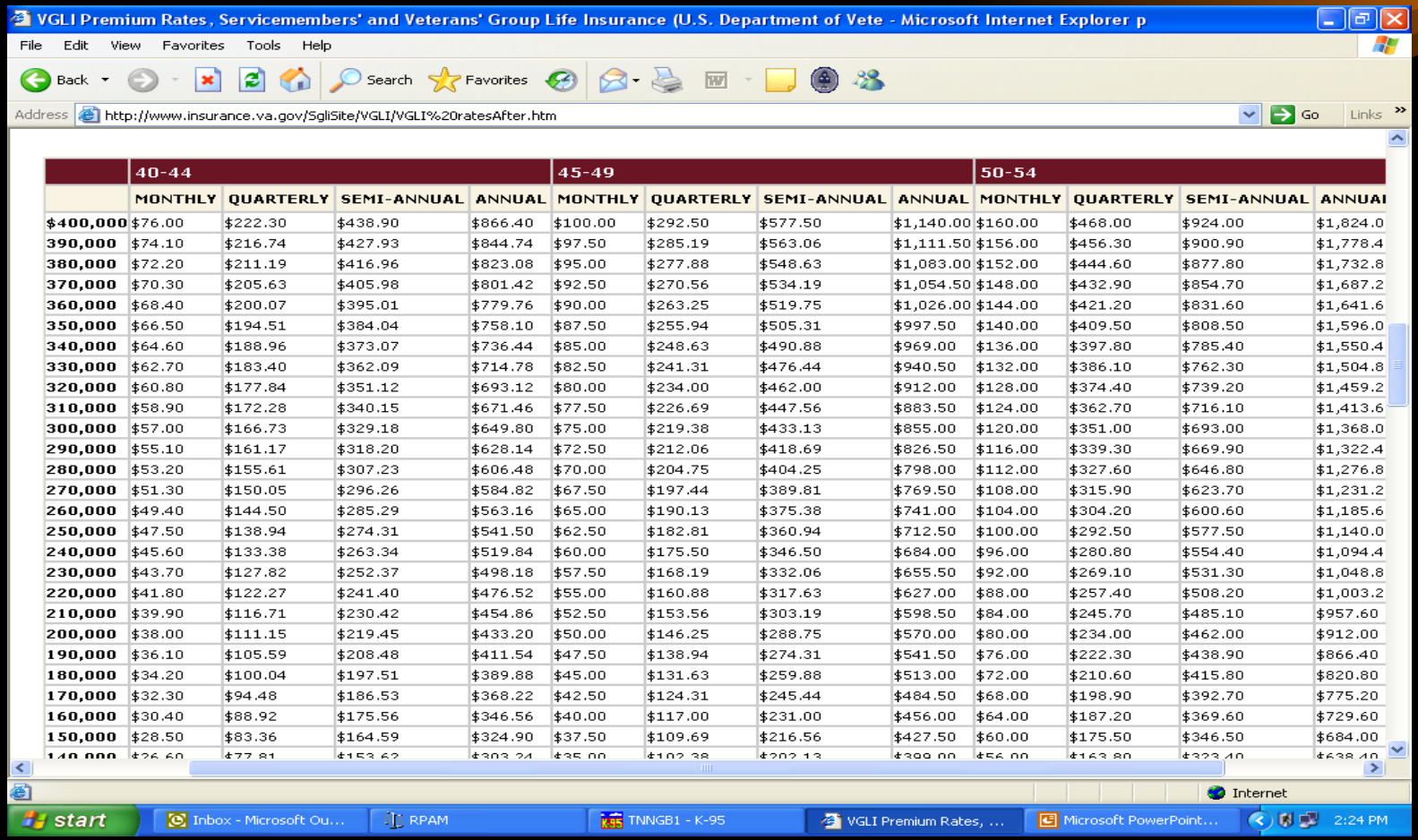
TNNGB1 - K-95
VGLI Premium Rates, ...
2:16 PM

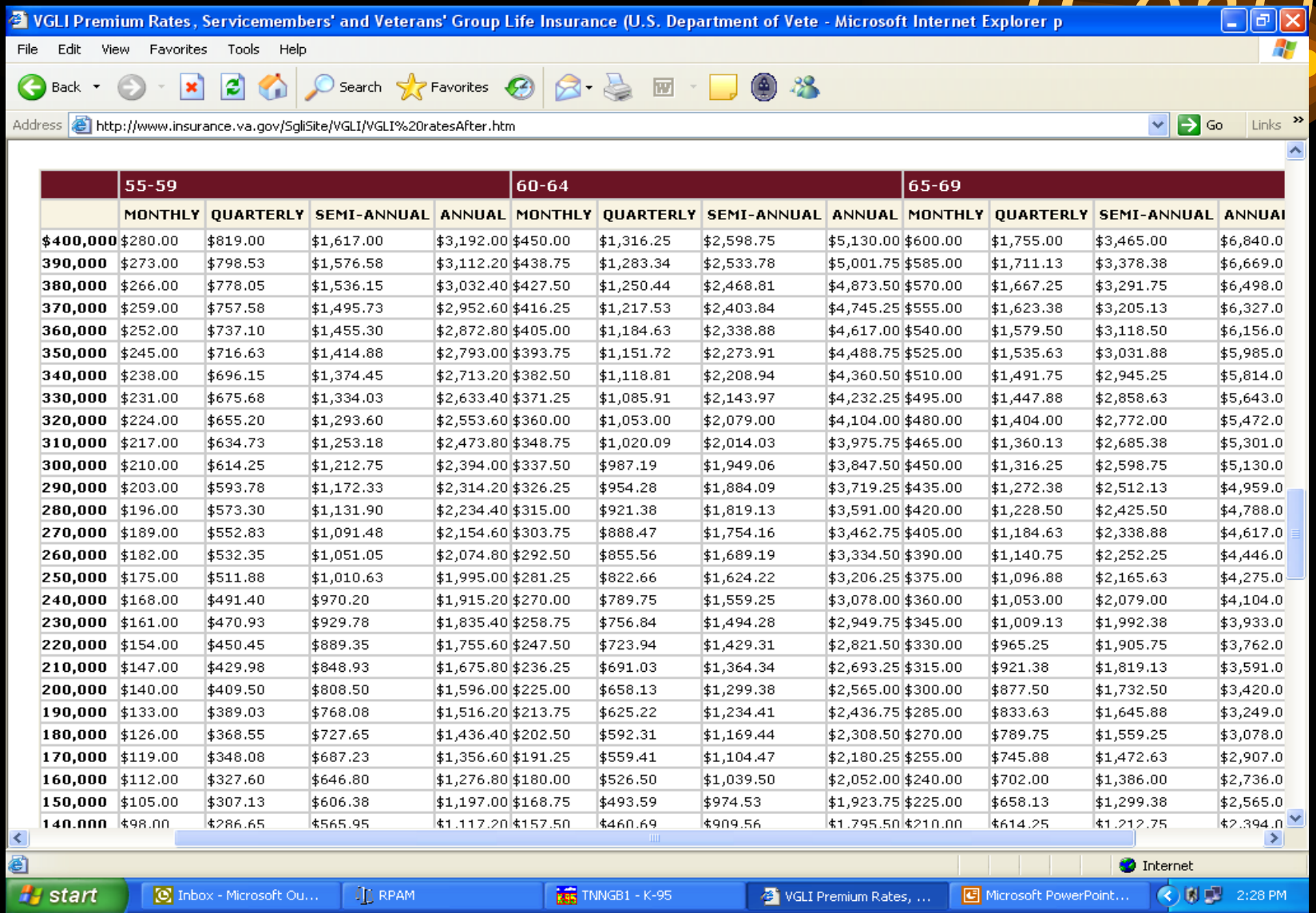
	0-29				30-34				35-39	
	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL	MONTHLY	QUARTERLY
$400,000	$32.00	$93.60	$184.80	$364.80	$44.00	$128.70	$254.10	$501.60	$56.00	$163.80
390,000	$31.20	$91.26	$180.18	$355.68	$42.90	$125.48	$247.75	$489.06	$54.60	$159.71
380,000	$30.40	$88.92	$175.56	$346.56	$41.80	$122.27	$241.40	$476.52	$53.20	$155.61
370,000	$29.60	$86.58	$170.94	$337.44	$40.70	$119.05	$235.04	$463.98	$51.80	$151.52
360,000	$28.80	$84.24	$166.32	$328.32	$39.60	$115.83	$228.69	$451.44	$50.40	$147.42
350,000	$28.00	$81.90	$161.70	$319.20	$38.50	$112.61	$222.34	$438.90	$49.00	$143.33
340,000	$27.20	$79.56	$157.08	$310.08	$37.40	$109.40	$215.99	$426.36	$47.60	$139.23
330,000	$26.40	$77.22	$152.46	$300.96	$36.30	$106.18	$209.63	$413.82	$46.20	$135.14

VGLI COVERAGE COST



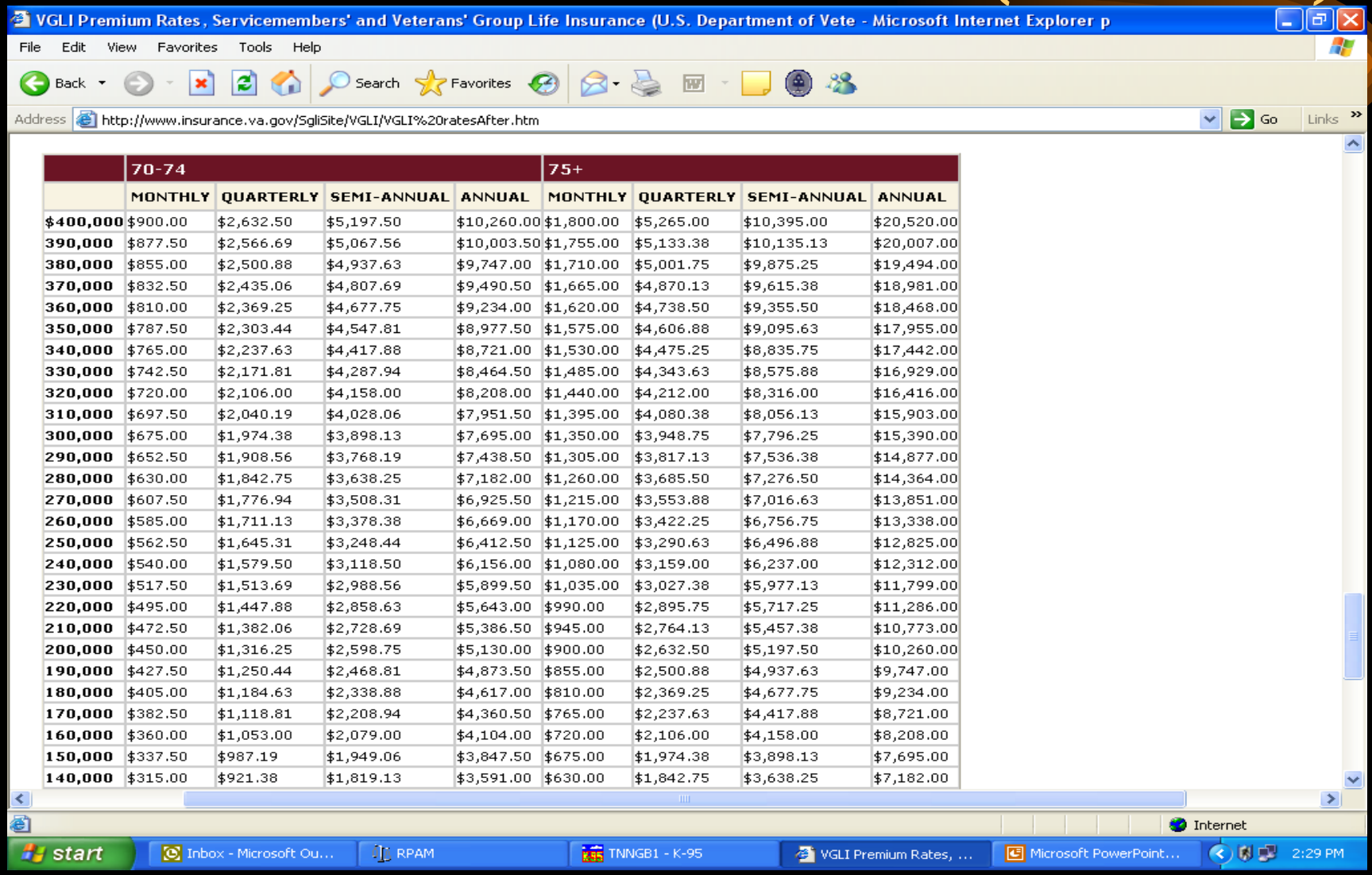
	40-44				45-49				50-54			
	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL
$400,000	$76.00	$222.30	$438.90	$866.40	$100.00	$292.50	$577.50	$1,140.00	$160.00	$468.00	$924.00	$1,824.0
390,000	$74.10	$216.74	$427.93	$844.74	$97.50	$285.19	$563.06	$1,111.50	$156.00	$456.30	$900.90	$1,778.4
380,000	$72.20	$211.19	$416.96	$823.08	$95.00	$277.88	$548.63	$1,083.00	$152.00	$444.60	$877.80	$1,732.8
370,000	$70.30	$205.63	$405.98	$801.42	$92.50	$270.56	$534.19	$1,054.50	$148.00	$432.90	$854.70	$1,687.2
360,000	$68.40	$200.07	$395.01	$779.76	$90.00	$263.25	$519.75	$1,026.00	$144.00	$421.20	$831.60	$1,641.6
350,000	$66.50	$194.51	$384.04	$758.10	$87.50	$255.94	$505.31	$997.50	$140.00	$409.50	$808.50	$1,596.0
340,000	$64.60	$188.96	$373.07	$736.44	$85.00	$248.63	$490.88	$969.00	$136.00	$397.80	$785.40	$1,550.4
330,000	$62.70	$183.40	$362.09	$714.78	$82.50	$241.31	$476.44	$940.50	$132.00	$386.10	$762.30	$1,504.8
320,000	$60.80	$177.84	$351.12	$693.12	$80.00	$234.00	$462.00	$912.00	$128.00	$374.40	$739.20	$1,459.2
310,000	$58.90	$172.28	$340.15	$671.46	$77.50	$226.69	$447.56	$883.50	$124.00	$362.70	$716.10	$1,413.6
300,000	$57.00	$166.73	$329.18	$649.80	$75.00	$219.38	$433.13	$855.00	$120.00	$351.00	$693.00	$1,368.0
290,000	$55.10	$161.17	$318.20	$628.14	$72.50	$212.06	$418.69	$826.50	$116.00	$339.30	$669.90	$1,322.4
280,000	$53.20	$155.61	$307.23	$606.48	$70.00	$204.75	$404.25	$798.00	$112.00	$327.60	$646.80	$1,276.8
270,000	$51.30	$150.05	$296.26	$584.82	$67.50	$197.44	$389.81	$769.50	$108.00	$315.90	$623.70	$1,231.2
260,000	$49.40	$144.50	$285.29	$563.16	$65.00	$190.13	$375.38	$741.00	$104.00	$304.20	$600.60	$1,185.6
250,000	$47.50	$138.94	$274.31	$541.50	$62.50	$182.81	$360.94	$712.50	$100.00	$292.50	$577.50	$1,140.0
240,000	$45.60	$133.38	$263.34	$519.84	$60.00	$175.50	$346.50	$684.00	$96.00	$280.80	$554.40	$1,094.4
230,000	$43.70	$127.82	$252.37	$498.18	$57.50	$168.19	$332.06	$655.50	$92.00	$269.10	$531.30	$1,048.8
220,000	$41.80	$122.27	$241.40	$476.52	$55.00	$160.88	$317.63	$627.00	$88.00	$257.40	$508.20	$1,003.2
210,000	$39.90	$116.71	$230.42	$454.86	$52.50	$153.56	$303.19	$598.50	$84.00	$245.70	$485.10	$957.60
200,000	$38.00	$111.15	$219.45	$433.20	$50.00	$146.25	$288.75	$570.00	$80.00	$234.00	$462.00	$912.00
190,000	$36.10	$105.59	$208.48	$411.54	$47.50	$138.94	$274.31	$541.50	$76.00	$222.30	$438.90	$866.40
180,000	$34.20	$100.04	$197.51	$389.88	$45.00	$131.63	$259.88	$513.00	$72.00	$210.60	$415.80	$820.80
170,000	$32.30	$94.48	$186.53	$368.22	$42.50	$124.31	$245.44	$484.50	$68.00	$198.90	$392.70	$775.20
160,000	$30.40	$88.92	$175.56	$346.56	$40.00	$117.00	$231.00	$456.00	$64.00	$187.20	$369.60	$729.60
150,000	$28.50	$83.36	$164.59	$324.90	$37.50	$109.69	$216.56	$427.50	$60.00	$175.50	$346.50	$684.00
140,000	$26.60	$77.81	$153.62	$303.24	$35.00	$102.38	$202.13	$399.00	$56.00	$163.80	$323.40	$638.40

VGLI Coverage Cost (Cont)



	55-59				60-64				65-69			
	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAI
$400,000	$280.00	$819.00	$1,617.00	$3,192.00	$450.00	$1,316.25	$2,598.75	$5,130.00	$600.00	$1,755.00	$3,465.00	$6,840.0
390,000	$273.00	$798.53	$1,576.58	$3,112.20	$438.75	$1,283.34	$2,533.78	$5,001.75	$585.00	$1,711.13	$3,378.38	$6,669.0
380,000	$266.00	$778.05	$1,536.15	$3,032.40	$427.50	$1,250.44	$2,468.81	$4,873.50	$570.00	$1,667.25	$3,291.75	$6,498.0
370,000	$259.00	$757.58	$1,495.73	$2,952.60	$416.25	$1,217.53	$2,403.84	$4,745.25	$555.00	$1,623.38	$3,205.13	$6,327.0
360,000	$252.00	$737.10	$1,455.30	$2,872.80	$405.00	$1,184.63	$2,338.88	$4,617.00	$540.00	$1,579.50	$3,118.50	$6,156.0
350,000	$245.00	$716.63	$1,414.88	$2,793.00	$393.75	$1,151.72	$2,273.91	$4,488.75	$525.00	$1,535.63	$3,031.88	$5,985.0
340,000	$238.00	$696.15	$1,374.45	$2,713.20	$382.50	$1,118.81	$2,208.94	$4,360.50	$510.00	$1,491.75	$2,945.25	$5,814.0
330,000	$231.00	$675.68	$1,334.03	$2,633.40	$371.25	$1,085.91	$2,143.97	$4,232.25	$495.00	$1,447.88	$2,858.63	$5,643.0
320,000	$224.00	$655.20	$1,293.60	$2,553.60	$360.00	$1,053.00	$2,079.00	$4,104.00	$480.00	$1,404.00	$2,772.00	$5,472.0
310,000	$217.00	$634.73	$1,253.18	$2,473.80	$348.75	$1,020.09	$2,014.03	$3,975.75	$465.00	$1,360.13	$2,685.38	$5,301.0
300,000	$210.00	$614.25	$1,212.75	$2,394.00	$337.50	$987.19	$1,949.06	$3,847.50	$450.00	$1,316.25	$2,598.75	$5,130.0
290,000	$203.00	$593.78	$1,172.33	$2,314.20	$326.25	$954.28	$1,884.09	$3,719.25	$435.00	$1,272.38	$2,512.13	$4,959.0
280,000	$196.00	$573.30	$1,131.90	$2,234.40	$315.00	$921.38	$1,819.13	$3,591.00	$420.00	$1,228.50	$2,425.50	$4,788.0
270,000	$189.00	$552.83	$1,091.48	$2,154.60	$303.75	$888.47	$1,754.16	$3,462.75	$405.00	$1,184.63	$2,338.88	$4,617.0
260,000	$182.00	$532.35	$1,051.05	$2,074.80	$292.50	$855.56	$1,689.19	$3,334.50	$390.00	$1,140.75	$2,252.25	$4,446.0
250,000	$175.00	$511.88	$1,010.63	$1,995.00	$281.25	$822.66	$1,624.22	$3,206.25	$375.00	$1,096.88	$2,165.63	$4,275.0
240,000	$168.00	$491.40	$970.20	$1,915.20	$270.00	$789.75	$1,559.25	$3,078.00	$360.00	$1,053.00	$2,079.00	$4,104.0
230,000	$161.00	$470.93	$929.78	$1,835.40	$258.75	$756.84	$1,494.28	$2,949.75	$345.00	$1,009.13	$1,992.38	$3,933.0
220,000	$154.00	$450.45	$889.35	$1,755.60	$247.50	$723.94	$1,429.31	$2,821.50	$330.00	$965.25	$1,905.75	$3,762.0
210,000	$147.00	$429.98	$848.93	$1,675.80	$236.25	$691.03	$1,364.34	$2,693.25	$315.00	$921.38	$1,819.13	$3,591.0
200,000	$140.00	$409.50	$808.50	$1,596.00	$225.00	$658.13	$1,299.38	$2,565.00	$300.00	$877.50	$1,732.50	$3,420.0
190,000	$133.00	$389.03	$768.08	$1,516.20	$213.75	$625.22	$1,234.41	$2,436.75	$285.00	$833.63	$1,645.88	$3,249.0
180,000	$126.00	$368.55	$727.65	$1,436.40	$202.50	$592.31	$1,169.44	$2,308.50	$270.00	$789.75	$1,559.25	$3,078.0
170,000	$119.00	$348.08	$687.23	$1,356.60	$191.25	$559.41	$1,104.47	$2,180.25	$255.00	$745.88	$1,472.63	$2,907.0
160,000	$112.00	$327.60	$646.80	$1,276.80	$180.00	$526.50	$1,039.50	$2,052.00	$240.00	$702.00	$1,386.00	$2,736.0
150,000	$105.00	$307.13	$606.38	$1,197.00	$168.75	$493.59	$974.53	$1,923.75	$225.00	$658.13	$1,299.38	$2,565.0
140,000	$98.00	$286.65	$565.95	$1,117.20	$157.50	$460.69	$909.56	$1,795.50	$210.00	$614.25	$1,212.75	$2,394.0

VGLI (CONT)



	70-74				75+			
	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL	MONTHLY	QUARTERLY	SEMI-ANNUAL	ANNUAL
$400,000	$900.00	$2,632.50	$5,197.50	$10,260.00	$1,800.00	$5,265.00	$10,395.00	$20,520.00
390,000	$877.50	$2,566.69	$5,067.56	$10,003.50	$1,755.00	$5,133.38	$10,135.13	$20,007.00
380,000	$855.00	$2,500.88	$4,937.63	$9,747.00	$1,710.00	$5,001.75	$9,875.25	$19,494.00
370,000	$832.50	$2,435.06	$4,807.69	$9,490.50	$1,665.00	$4,870.13	$9,615.38	$18,981.00
360,000	$810.00	$2,369.25	$4,677.75	$9,234.00	$1,620.00	$4,738.50	$9,355.50	$18,468.00
350,000	$787.50	$2,303.44	$4,547.81	$8,977.50	$1,575.00	$4,606.88	$9,095.63	$17,955.00
340,000	$765.00	$2,237.63	$4,417.88	$8,721.00	$1,530.00	$4,475.25	$8,835.75	$17,442.00
330,000	$742.50	$2,171.81	$4,287.94	$8,464.50	$1,485.00	$4,343.63	$8,575.88	$16,929.00
320,000	$720.00	$2,106.00	$4,158.00	$8,208.00	$1,440.00	$4,212.00	$8,316.00	$16,416.00
310,000	$697.50	$2,040.19	$4,028.06	$7,951.50	$1,395.00	$4,080.38	$8,056.13	$15,903.00
300,000	$675.00	$1,974.38	$3,898.13	$7,695.00	$1,350.00	$3,948.75	$7,796.25	$15,390.00
290,000	$652.50	$1,908.56	$3,768.19	$7,438.50	$1,305.00	$3,817.13	$7,536.38	$14,877.00
280,000	$630.00	$1,842.75	$3,638.25	$7,182.00	$1,260.00	$3,685.50	$7,276.50	$14,364.00
270,000	$607.50	$1,776.94	$3,508.31	$6,925.50	$1,215.00	$3,553.88	$7,016.63	$13,851.00
260,000	$585.00	$1,711.13	$3,378.38	$6,669.00	$1,170.00	$3,422.25	$6,756.75	$13,338.00
250,000	$562.50	$1,645.31	$3,248.44	$6,412.50	$1,125.00	$3,290.63	$6,496.88	$12,825.00
240,000	$540.00	$1,579.50	$3,118.50	$6,156.00	$1,080.00	$3,159.00	$6,237.00	$12,312.00
230,000	$517.50	$1,513.69	$2,988.56	$5,899.50	$1,035.00	$3,027.38	$5,977.13	$11,799.00
220,000	$495.00	$1,447.88	$2,858.63	$5,643.00	$990.00	$2,895.75	$5,717.25	$11,286.00
210,000	$472.50	$1,382.06	$2,728.69	$5,386.50	$945.00	$2,764.13	$5,457.38	$10,773.00
200,000	$450.00	$1,316.25	$2,598.75	$5,130.00	$900.00	$2,632.50	$5,197.50	$10,260.00
190,000	$427.50	$1,250.44	$2,468.81	$4,873.50	$855.00	$2,500.88	$4,937.63	$9,747.00
180,000	$405.00	$1,184.63	$2,338.88	$4,617.00	$810.00	$2,369.25	$4,677.75	$9,234.00
170,000	$382.50	$1,118.81	$2,208.94	$4,360.50	$765.00	$2,237.63	$4,417.88	$8,721.00
160,000	$360.00	$1,053.00	$2,079.00	$4,104.00	$720.00	$2,106.00	$4,158.00	$8,208.00
150,000	$337.50	$987.19	$1,949.06	$3,847.50	$675.00	$1,974.38	$3,898.13	$7,695.00
140,000	$315.00	$921.38	$1,819.13	$3,591.00	$630.00	$1,842.75	$3,638.25	$7,182.00

HOW TO APPLY FOR VGLI

- COMPLETE AN APPLICATION
- Enclose a check for money order payable to OSGL amount of first premium
- Enclose a copy of your NGB Form 22
- Mail application , premium payment and supporti to: Office of Servicemen's Group Life Insurance
  PO BOX 5000
  Millville, NJ 08332-9928

FOR MORE INFORMATION ON VGLI

TOLL-FREE NUMBER-1-800-419-1473

E-MAIL-osgli.osgli@prudential.com

TOLL-FREE FAX 1-800-236-6142 (REGULAR
CLAIMS-1-877-832-4943

CORRESPONDENCE: Office of Servicememb
Group Life Insur
290 West Mt. Plea
Livingston, New J

Benefits for Gray Area and Recipients of Retired Pay - Microsoft Internet Explorer provided by Tennessee Army National Guard

File Edit View Favorites Tools Help

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Address https://www.hrc.army.mil/site/reserve/soldierservices/retirement/grayarea.htm Go Links

Benefits for Gray Area and Recipients of Retired Pay

As an active RC, IRR, or Retired Reserve service member who has received a 20-year letter but has not received any retirement pay, you may be eligible to receive "gray area" benefits. The following table shows these benefits compared to the full retiree's.

Benefits	Gray Area (Active RC, IRR, or Retired Reserve)	Retiree (Age 60+; receiving retired pay)
ID Cards Obtain a DD Form 2(RES RET) and DD Form 1173-1 at any Reserve Component ID card-issuing facility with a copy of your 20-year letter and transfer or separation orders. Obtain a DD Form 2(Ret)(Blue) and DD Form 1173 (Uniformed Services identification and privilege card) for your family members at any ID card-issuing facility with a copy of your retirement orders.	Member - DD Form 2 (RES RET) Spouse/Dependents - DD Form 1173-1	Member - DD Form 2 (RET) Spouse/Dependents - DD Form 1173
Military Installations, Facilities and Activities Local post policies and in-country directives govern the use of facilities.		
Exchanges	Yes	Yes
Commissary	Yes	Yes
Shoppettes	Yes	Yes
Service Stations Gasoline coupons are not available in OCONUS for retirees.	Yes	Yes
Physical Fitness Center	Yes	Yes
Lodging • Military lodging is available on a limited basis. Space A is "first come-first served" based on daily availability. • Armed Forces Recreation Centers (AFRC) lodging is available to all ID card holders. Toll-Free number: 1-800-GO-ARMY-1 or 1-800-462-7691 • Guest House is normally available on a limited basis.	Yes	Yes
Other Facilities • Theater • Recreation Center • Officer/NCO/Enl Clubs	Yes	Yes

Trusted sites

Start Inbox - Microsoft Outlook DA FORM 200, SEP 1998 Oracle Application Serve... Benefits for Gray Are... Search Desktop 2:34 PM

Benefits for Gray Area and Recipients of Retired Pay - Microsoft Internet Explorer provided by Tennessee Army National Guard
File Edit View Favorites Tools Help
Back Search Favorites
Address https://www.hrc.army.mil/site/reserve/soldierservices/retirement/grayarea.htm
Go Links

• Officer/NCO/Enl Clubs • Laundry/dry cleaning • Bowling Alleys • Beverage Stores • Libraries • Four Seasons • MWR facilities • Flower Shops • Optical Shop • Beauty/barber shop • Check cashing/currency exchange		
Medical Facilities	Member - No; except on ADT or AD (Eligible if returned to an active duty status) Spouse/Dependents - No	Member - Yes Spouse/Dependents - Yes
Champus Tricare	Member - No Spouse/Dependents - No	Member - Yes (Until age 65) Spouse/Dependents - Yes (until 65) . After 65, Tricare for Life is second payor to Medicare.
TRICARE Retiree Dental Program (TRDP)	Yes (Gray Area Retirees)	Yes
Lodging /AFRC (4) • Military lodging is available on a limited basis. Space A is "first come-first served" based on daily availability. • Armed Forces Recreation Centers (AFRC) lodging is available to all ID card holders. Toll-Free number: 1-800-GO-ARMY-1 or 1-800-462-7691 • Guest House is normally available on a limited basis.	Yes	Yes
Space-A Travel	Member - Yes; limited to CONUS Spouse/Dependents - No	Member - Yes Spouse/Dependents - Yes (OCONUS)
SATO/Carlson Wagonlit Travel	Yes	Yes
Legal Assistance	Limited (AR 27-3)	Yes
Survivor Assistance	Yes	Yes
Casualty Assistance	Yes	Yes
Family Services	Yes	Yes
VA Benefits	Yes, if Vet	Yes
Servicemens Group Life Insurance (There are exceptions based on Reserve status. Please visit the Veterans Administration webpage for details.)	No	No
Veterans Group Life Insurance (There are exceptions based on Reserve status. Please visit the Veterans Administration webpage for details.)	Yes, if eligible and requested	Yes if eligible
State Benefits	See your State Representative	See your State Representative

Trusted sites
Start Inbox - Microsoft ... DA FORM 200, S... 2 Internet Exp... Microsoft Word Retirement Folder Microsoft PowerP... Search Desktop 2:40 PM

Federal Benefits for Members Prior to Age 60

- Use of all morale, welfare and recreational facilitie
- Exchanges
- Unlimited Commissary
- Opportunity to join officer and NCO Clubs
- Space-available air transportation within and betw Alaska, Hawaii, Guam, the Virgin Islands, and Puer
- Option to enroll in VGLI coverage

Federal Benefits for Members Prior To Age 60 (Continued)

- Armed Forces Recreation Centers (ARFC) lodging is available to all ID card holders. Toll-Free 1-800-GO-ARMY or 1-800-462-7691
- Theater
- Beverage Stores

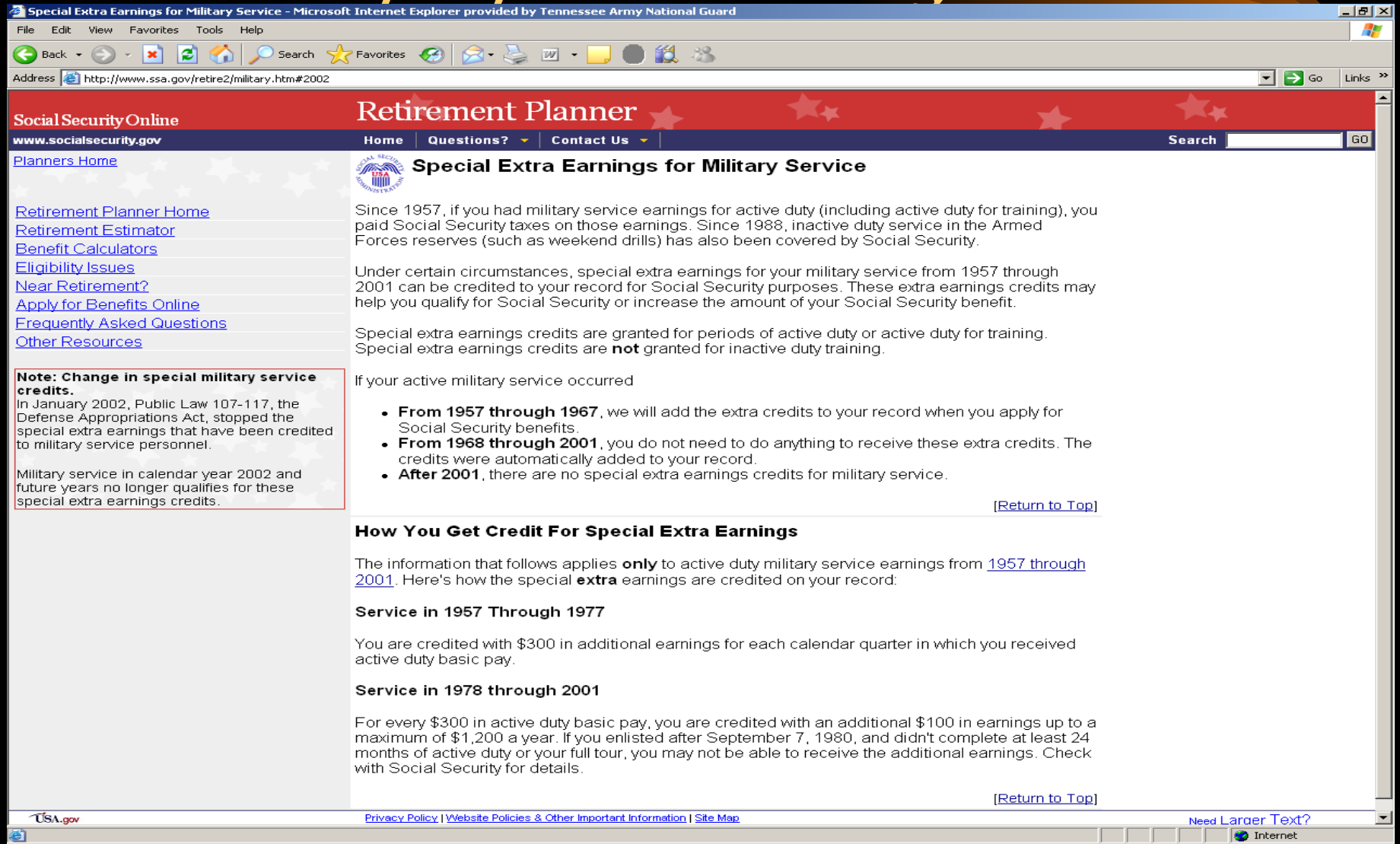
STATE PARKS NATIONAL GUARD BENEFIT

- Guard members enjoy same benefits at state employees including reduced lodging, fees, etc…

Hunting and Fishing Licenses

- Lifetime Hunting/Fishing License- A one time $10.00 fee for a lifetime hunting and fishing license.
- Eligibility: A Tennessee Veteran who is 30% disabled and whose disability is the result of injury or illness from wartime service.

Special Social Security Benefit for Military Service


Special Extra Earnings for Military Service - Microsoft Internet Explorer provided by Tennessee Army National Guard
File Edit View Favorites Tools Help
Back Search Favorites
Address http://www.ssa.gov/retire2/military.htm#2002
Go Links
Social Security Online
www.socialsecurity.gov
Retirement Planner
Home Questions? Contact Us
Search GO
Planners Home
Retirement Planner Home
Retirement Estimator
Benefit Calculators
Eligibility Issues
Near Retirement?
Apply for Benefits Online
Frequently Asked Questions
Other Resources
Note: Change in special military service credits.
In January 2002, Public Law 107-117, the Defense Appropriations Act, stopped the special extra earnings that have been credited to military service personnel.
Military service in calendar year 2002 and future years no longer qualifies for these special extra earnings credits.
Special Extra Earnings for Military Service
Since 1957, if you had military service earnings for active duty (including active duty for training), you paid Social Security taxes on those earnings. Since 1988, inactive duty service in the Armed Forces reserves (such as weekend drills) has also been covered by Social Security.
Under certain circumstances, special extra earnings for your military service from 1957 through 2001 can be credited to your record for Social Security purposes. These extra earnings credits may help you qualify for Social Security or increase the amount of your Social Security benefit.
Special extra earnings credits are granted for periods of active duty or active duty for training. Special extra earnings credits are not granted for inactive duty training.
If your active military service occurred
From 1957 through 1967, we will add the extra credits to your record when you apply for Social Security benefits.
From 1968 through 2001, you do not need to do anything to receive these extra credits. The credits were automatically added to your record.
After 2001, there are no special extra earnings credits for military service.
[Return to Top]
How You Get Credit For Special Extra Earnings
The information that follows applies only to active duty military service earnings from 1957 through 2001. Here's how the special extra earnings are credited on your record:
Service in 1957 Through 1977
You are credited with $300 in additional earnings for each calendar quarter in which you received active duty basic pay.
Service in 1978 through 2001
For every $300 in active duty basic pay, you are credited with an additional $100 in earnings up to a maximum of $1,200 a year. If you enlisted after September 7, 1980, and didn't complete at least 24 months of active duty or your full tour, you may not be able to receive the additional earnings. Check with Social Security for details.
[Return to Top]
USA.gov
Privacy Policy | Website Policies & Other Important Information | Site Map
Need Larger Text?
Internet

Special Social Security Benefit for Military Service

- Must bring your DD 214 to the Social Security Office- and you must ask for this benefit to receive it!!
- http://www.ssa.gov/retire2/military.htm

SPACE-AVAILABE TRAVEL

- Space Available travel (Space A) applies to uniform service members (active and retired), family members, and department of defense (DOD) employees authorized such travel.
- Space Available passengers travel only after all duty cargo and passengers have been accommodated.

SPACE AVAILABLE TRAVEL (SPACE A)

- Passengers may register for travel at the passenger service center in the passenger terminal, in person by fax, or by mail or email online to http://public.scott.amc.af.mil/review/Space-A%20si/

SPACE AVAILABLE (SPACE A) TRAVEL CONTINUED

- Sponsors who register in person for family members traveling with them should present all required documents: identification cards (DD form 2, Armed Forces Identification Card), Passports immunization records, DD 1853, Authentication of Reserve Status for travel eligibility, and Visas when required by the DOD Foreign Clearance Guide.

SPACE "A" TRAVEL CHANGES

- Spouses and dependent children of any service member who has been deployed for more than 120 consecutive days are now allowed to travel Space-A.
- This change allows eligible family members to seating priority ahead of retirees and their families.

SPACE "A" TRAVEL CHANGES

- Must sign-up for Space-A travel no earlier than 10 days before their military family members deploy, begin traveling on the day of such a deployment, and must complete their travel by the last day of that deployment.
- Must show a deployment verification letter signed by their family member's commander, and retain possession of that letter for the duration of their travel.

Army Knowledge Online (AKO)

- Army Knowledge Online (AKO) has created a special site for Army retirees. To access the site, to AKO (https://www.us.army.mil), scroll to the key links section, click on AKO Featured Sites, and click on the Retired Soldier emblem.
- Retired SM's new to AKO need to register in order to use the site. This registration includes providing your Pay Entry Basic Date (PEBD). If you do not recall your PEBD or find that the one you have does not match AKO's then call 1-800-318-5298 (Human Resources Command-St. Louis

Army Knowledge Online (AKO)

- Spouses of the Retired Soldiers need to be sponsored by the Retired Soldier in order to use AKO. Surviving spouses are not eligible.
- The AKO retirees site is a portal to retiree resources on the web including military and military related sites, sites with medical and pay information and national and local veterans sites.

MyPay Account

- Whether you retired yesterday or fifty years ago, you will remain a primary account holder for your entire lifetime.
- If you don’t have a myPay account call 1-800-390-2348 to get a Personal Identification Number (PIN) to access your myPay account. If you already have a myPay PIN, but have forgotten your number dial the same number to get your PIN reissued.

MyPay (Continued)

- Provides a link to myPay, the online pay account information system of the Defense Finance and Accounting Service (DFAS). All myPay (https:mypay.dfas.mil) users can assign a “restricted access PIN” to a designated individual to view information, but not to make any changes to allotment or account information. Retired soldiers can also add a personal email address, so they can be notified of pay changes and other items of interest.

Retired Pay At Age 60

- Retired Pay is not automatic, you must make application
- Recommended to start at age 58 but not later than 6 months before 60th birthday
- Human Resources Command (HRC) should send out notification, along with appropriate forms, however a JFHQ's representative can assist with filing retirement application

Documents Required for Processing Retired Pay at Age 60

- A completed application for Retired Pay Benefits (DD 108) signed by the service member
- A completed Data for Payment of Retired Personnel (DD 2656) signed and dated by the service member
- A completed SF 1199A or Direct Deposit Authorization (DD 2762) or direct deposit form from a financial institution

Documents Required for Processing Retired Pay At Age 60 (Checklist)

- DD 108 (Application for Retired Pay
- DD 2656 (Data for Payment of Retired Personnel
- SF 1199A (Direct Deposit)
- Retirement Points History
- 20 YR LTR
- Promotion Order(Highest Grade Held satisfactorily)

Documents Required for Processing Retired Pay At Age 60 (Checklist)

- Reduction Order (If applicable)
- Separation Order (Normally, transfer orders to Retired Reserve)
- Age 60 Extension Waiver (If applicable)
- DD 1883 or DD 2656-5 (Survivor Benefit Plan Election Certificate)
- Death Certificate, Divorce Decree, Marriage Certificate

Receiving The First Payment

- When you are 60, you will receive your first retirement check or direct deposit on the first working day of the month following your birth month
- DFAS will provide you with a statement showing how your pay was calculated, tax information, survivor benefit cost data and procedures for contacting DFAS for changes to your account
- Leave and Earning Statement (LES) are not provided to retirees

BENEFITS UPON REACHING AGE 60

- Receive the Retired (Blue) ID card
receiving monthly retired pay, if they have applied

- Eligible for medical and dental care for themselves
eligible family members at military medical facilitie

- Unlimited use of commissaries and eligibility for s
available air transportation worldwide including eli
family members

- Authorized civilian medical care benefits under TR

BURIAL INFORMATION RESERVISTS/NATIONAL GUARD MEMBERS

- Reservists/National Guard members who completed twenty or more years of reserve/guard service and entitled to retirement pay are eligible for burial
  - This category of veterans does not qualify for the s and closing costs and must pay the fee before buria
  - This category of veterans does qualify for a heads at government expense

TENNESSEE STATE VETERANS CEMETERIES

LOCATIONS:

7931 McCory Lane
Nashville, TN 37221
(615) 532-2238

4000 Forest Hill/Irene Roa
Memphis, TN 38125
(901)543--7005

5901 Lyons View Pike
Knoxville, TN 37919
(423) 594-6776

Survivor Benefit Plan(RCSBP)

TNARNG SBP Counselor:
SFC MONICA PONE
(615) 313-0621

Survivor Benefit Plan

- The only Reserve program that lets you leave a percentage of your future retired pay as a monthly annuity to your beneficiaries.
- **Retired pay stops upon the death of a retiree**.
- SBP provides monthly income to survivors of military retirees.
- SBP is the only way the military services can provide income to survivors.

Beneficiaries

- Spouse Only
- Child Only
- Spouse and Children
- Insurable interest
- Former Spouse and Child(re
- None

Beneficiaries may be changed if any of the follow occur: Death, Marriage, Remarriage, Divorce, Ad Birth-- Changes must be made within 1 calendar from date of change!

Reserve Component Survivors Benefit Plan (RCSBP)

- Should your spouse pre-decease you, cost of coverage is suspended
- Annuity payments to children are divided equally and reapportioned as child loses eligibility due to age, marriage, or death.

Special Circumstances

- Disabled Children are covered for Life.
- I’m getting married/divorced
- What If my Spouse Remarries?
  - Does not suspend if spouse remarries >55
- Insurable Interest? Proof of financial benefit from the continuance of life of the retiree may be required
- Spouse and Child? (only one check)

Options

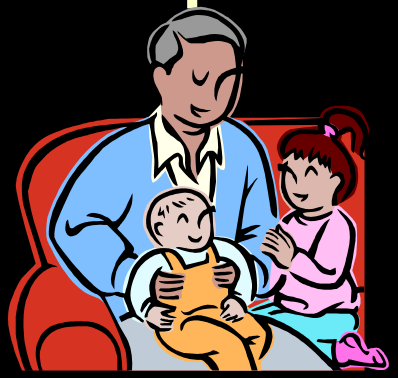
- **Option A - Non-election**
  - **Decline to make elections until age 60. You will remain eligible to elect Survivor Benefit Plan (SBP) coverage at age 60. An annuity will not be payable to your beneficiaries if you die before age 60.**
- **Option B - Deferred Annuity**
  - **Provides coverage for an annuity to begin on the 60th anniversary of your birth, if you die before age 60, or to begin immediately if you die after age 60.**
- **Option C - Immediate Annuity**
  - **Provides coverage for an annuity to begin immediately, whether you die before or after age 60.**

New Law Makes Major Changes To Survivor Benefit Plan

- **The National Defense Authorization Act for Fiscal Year 05 makes big changes to (SBP)**
  - **Under the new law, SBP annuitants will no longer have their benefits reduced from 55% to 35% of the base amount at age 62.**
  - **This change is being phase in over the next three and a half years. NDAA will raise the minimum annuity for survivors age 62 and older to 40% of the base amount covered Oct 1, 2005; to 45% of base amount on Apr 1, 2006; to 50% on Apr 2007; and 55% on Apr 1, 2008.**

Child Coverage

- Eligibility:
  - **Must be under age 18 and unmarried or under 22 and a full time student and unmarried.**
  - **Over 18 and incapacitated. Incapacitation must have occurred prior to age 18 or prior to age 22 if a full time student.**
  - **Marriage Terminates Eligibility**



Example: Age of youngest child

MBR'S age	5	10	15	20
40	.0063	.0035	.0017	.0006
45	.0093	.0052	.0024	.0007
50	.0155	.0089	.0043	.0014

.0035 x **$1, 000.00** =
Cost Factor Retired pay

Insurable Interest Coverage

- Eligibility:
  - To elect coverage , member must be unmarried and have no dependent children on date of retirement, except members with only one child may name that child as an insurable interest beneficiary.

  Family members with an insurable interest may include a parent, step parent, grandchild, one dependent child who would have qualified as a beneficiary under “child only” coverage (provided there is only one dependent child), a non-dependent child, (e.g. an adult capable of self-support), brother, sister, aunt, uncle, cousin, niece, nephew.

  – An insurable interest beneficiary’s eligibility is not affected by that person’s age, student status, financial, or marital status.

RCSBP

- Paid-up SBP refers to a provision of the Survivors Benefit Plan (SBP) law passed by Congress in October 1998 and which is due to take effect in October 2008.
- This change in the law applies to qualified members who will no longer be required to pay SBP premiums once they satisfy certain age and premium payment requirements.

RCSBP CONTINUED

- A retiree is eligible for this paid-up program if they are 70 years of age or older and retired pay has been reduced for SBP premiums for at least 360 months they will qualify to have their SBP costs terminated.

RCSBP CONTINUED

- No action is required by the member to initiate the termination of premiums.
- DFAS will notify members of their paid-up status and when premiums will be stopped.
- DFAS will begin to mail notification beginning May 2008, to members who will have met or will soon meet the entitlement criteria.

Calculate Survivor Benefit Plan Application - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites

Address https://www.hrc.army.mil/site/reserve/soldierservices/retirement/survivorbenefitpaycalc.asp#Results?btn=Step2 Go Links

Retirement

HRC HOME | ABOUT US | CONTACT | ACTIVE | RESERVE | EREC | MY RECORD | SEARCH

Eligibility
- Application
- Info. Packet
- Compute Service
- Gray Area
- AGR
- Transition Leave
- Pay Processing

Points
- Earn Points
- Value of a Point
- Calculate Pay
- 20 Year Letter
- Point Corrections
- DetermineRYE

Survivor Benefit
- Survivor Benefits
- Coverage & Cost
- Soc. Sec. Offset
- Calculate SBP

Location: Home > Reserve > Soldier Services > Retirement

Calculate Survivor Benefit Plan Application

Personal Information				How to estimate SBP costs/benefits?
First Name				
Middle Initial				
Last Name				
Pay Grade	Total Years of Service	Total Points	Retired Pay	
SFC (E7)	22 - 23 years	5349	$1,342.60	Step 1: Pay Calculate / Clear

Desired Coverage $1,342.60

Internet

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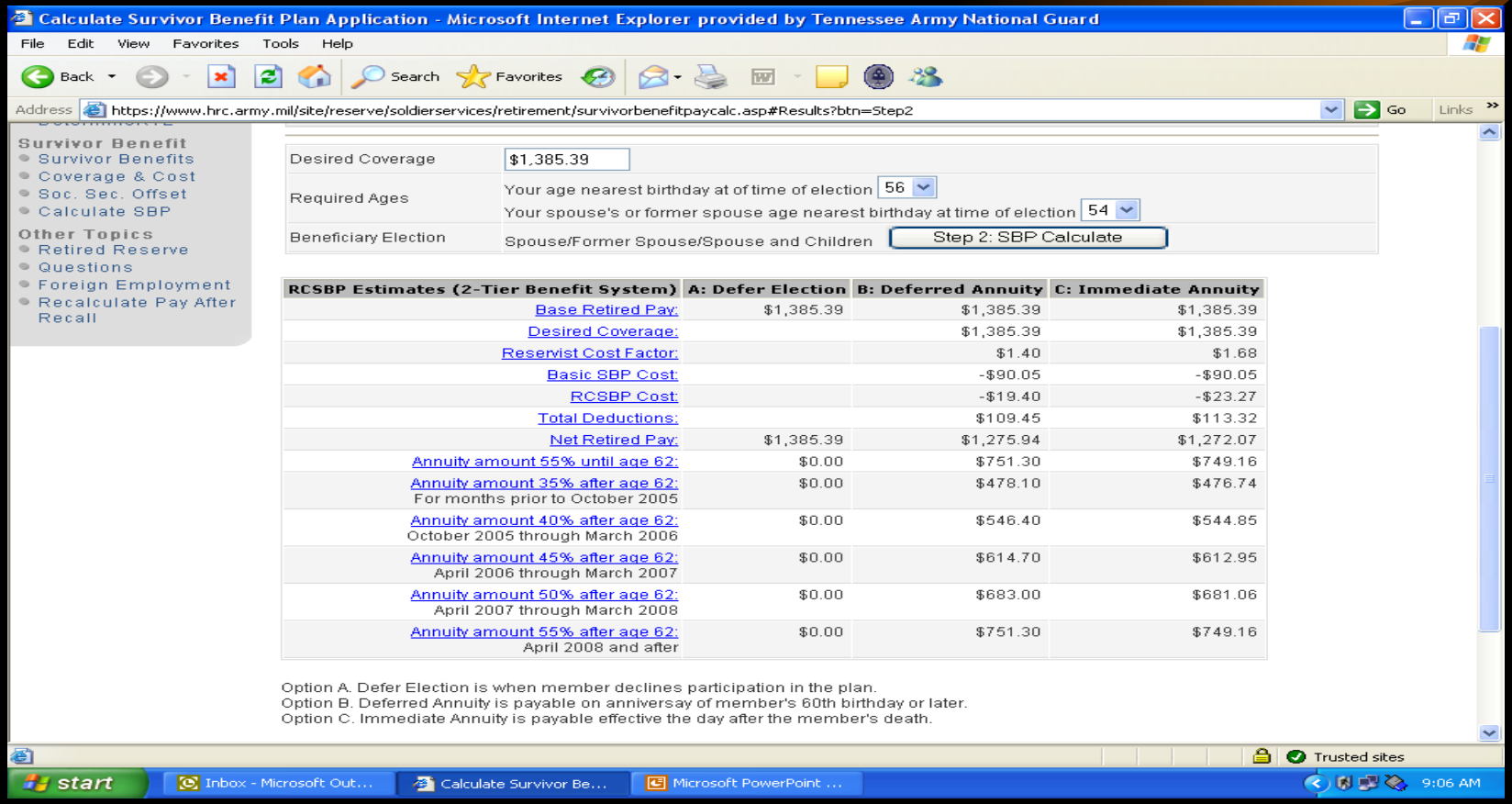
SBP COST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Address https://www.hrc.army.mil/site/reserve/soldierservices/retirement/survivorbenefitpaycalc.asp#Results?btn=Step2
Go Links
Survivor Benefit
Survivor Benefits
Coverage & Cost
Soc. Sec. Offset
Calculate SBP
Other Topics
Retired Reserve
Questions
Foreign Employment
Recalculate Pay After Recall
Desired Coverage $1,385.39
Required Ages Your age nearest birthday at of time of election 56
Your spouse's or former spouse age nearest birthday at time of election 54
Beneficiary Election Spouse/Former Spouse/Spouse and Children
Step 2: SBP Calculate
RCSBP Estimates (2-Tier Benefit System) | A: Defer Election | B: Deferred Annuity | C: Immediate Annuity
Base Retired Pay: | $1,385.39 | $1,385.39 | $1,385.39
Desired Coverage: | | $1,385.39 | $1,385.39
Reservist Cost Factor: | | $1.40 | $1.68
Basic SBP Cost: | | -$90.05 | -$90.05
RCSBP Cost: | | -$19.40 | -$23.27
Total Deductions: | | $109.45 | $113.32
Net Retired Pay: | $1,385.39 | $1,275.94 | $1,272.07
Annuity amount 55% until age 62: | $0.00 | $751.30 | $749.16
Annuity amount 35% after age 62: For months prior to October 2005 | $0.00 | $478.10 | $476.74
Annuity amount 40% after age 62: October 2005 through March 2006 | $0.00 | $546.40 | $544.85
Annuity amount 45% after age 62: April 2006 through March 2007 | $0.00 | $614.70 | $612.95
Annuity amount 50% after age 62: April 2007 through March 2008 | $0.00 | $683.00 | $681.06
Annuity amount 55% after age 62: April 2008 and after | $0.00 | $751.30 | $749.16
Option A. Defer Election is when member declines participation in the plan.
Option B. Deferred Annuity is payable on anniversay of member's 60th birthday or later.
Option C. Immediate Annuity is payable effective the day after the member's death.
Trusted sites
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Microsoft PowerPoint ...
9:06 AM

PAID-UP SBP

- A retiree who is age 70 or older and whose retired pay has been reduced for SBP premiums for at least 360 months will qualify to have their SBP costs terminated.
- The earliest effective date that a qualified retiree may stop paying SBP premiums is October 1, 2008 but the first pay payment affected will be the payment dated November 1, 2008.

PAID-UP SBP

- Retirees enrolled in SBP program that are at least 68 years of age or have been retired and paying premiums for at least 27 years will receive notices from DFAS in the month of May 2008 informing them of the number of months of coverage that have been credited to their account toward paid-up status.

PAID-UP SBP

- If you have a discrepancy with regards to paid-up status, the retiree must submit a DD 2656-11 “Statement Certifying Number of Months of SBP Premiums Paid”. In addition , the retiree must provide documentation for each month of “Paid-Up SBP Claim”
- The DD 2656-11 must be filed within one year after initial notification of the number of months Paid-Up SBP credit.

Reserve Component Survivor Benefit Plan (RCSBP)

- RCSBP is comprised of two costs: the base SBP cost that all active and reserve soldiers pay (called BASE cost) and the RC cost which is the cost for carrying your annuity without payment until you attain age sixty.